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	NAME	COMPANY NAME	TELECOPY NO.
TO:	Examiner Jocelyn Greimel - GAU/3624	U.S. Patent and Trademark Office	(571) 273-8300

FROM: Bobby B. Gillenwater, Esquire -- CUSTOMER NO.: 23641

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**FILING FOLLOWS**

**PLEASE FACSIMILE FILE THE FOLLOWING RESPONSE AND AMENDMENT (AND RELATED DOCUMENTS) WITH REGARD TO OFFICE ACTION DATED APR. 6, 2006, IN CONNECTION WITH U.S. PATENT APP. NO. 09/804,667.**

**THANK YOU AND BEST REGARDS.**

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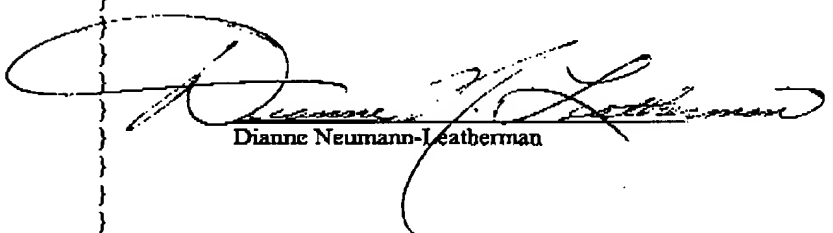
600 One Summit Square  
Fort Wayne, Indiana 46802  
(260) 423-9440PATENT APPLICATION  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.: 23641  
Application No.: 09/804667  
Confirmation No.: 1994  
Filing Date: March 12, 2001  
Attorney Docket No.: 37168/82320  
First Named Inventor: Schwartz, Denis G.  
Group Art Unit: 3624  
Examiner Name: Jocelyn Greimel  
Title: METHOD AND APPARATUS FOR PROVIDING RETIREMENT INCOME BENEFITS

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is being facsimile transmitted to Examiner Jocelyn Greimel, United States Patent and Trademark Office; Fax No. (571) 273-8300.

on August 3, 2006

  
Dianne Neumann-LeathermanRESPONSE AND AMENDMENT

Commissioner of Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Response and Amendment is filed as a reply to the Examiner's Office Action dated April 6, 2006. The shortened statutory period for reply expired on July 6, 2006. A petition for extension of time under the provisions of 37 C.F.R. 1.136(a) accompanies this reply. Please charge the fee due in connection with the filing of this paper to Deposit Account No. 02-1010 (37168/82320).

Serial No. 09/804667  
Docket No. 37168-82320

#### RESPONSE TO THE RESTRICTION REQUIREMENT

In the Office Action, the Examiner entered a restriction requirement under 35 U.S.C. Section 121, requiring Applicants to elect "Group 1: Claims 1-16" or "Group 2: Claims 17-36" for examination at this time. On March 13, 2006, an oral election of Claims 17-36 was made by the undersigned, with traverse. The undersigned hereby confirms this election and, for purposes of convenience and with hopes of expediting the prosecution of Claims 17-36, Claims 1-16 are cancelled below. Cancellation of these claims is intended to be without prejudice, and Applicants intend to file a divisional and/or continuation application with claims directed to the subject matter of cancelled claims 1-16 in the near future.